

Information to identify the case:

Debtor 1	Nicole R. Tomasic	Social Security number or ITIN xxx-xx-9902
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 17-22929-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicole R. Tomasic

11/14/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nicole R. Tomasic
Debtor

Case No. 17-22929-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Nov 14, 2022

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2022:

Recip ID	Recipient Name and Address
db	+ Nicole R. Tomasic, 630 3rd Street, North Versailles, PA 15137-1224
14661920	+ Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14661929	+ Keystone Collection Group, 546 Wendel Road, Irwin, PA 15642-7539

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 15 2022 08:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2022 03:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 15 2022 08:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2022 03:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Nov 15 2022 08:23:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: BankruptcyECFMail@mccalla.com	Nov 15 2022 03:26:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
14661921	EDI: GMACFS.COM	Nov 15 2022 08:23:00	Ally Auto, PO Box 380902, Minneapolis, MN 55438-0902
14674642	EDI: GMACFS.COM	Nov 15 2022 08:23:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14661922	+ EDI: CAPITALONE.COM	Nov 15 2022 08:23:00	Capital One Services, PO Box 30285, Salt Lake City, UT 84130-0285
14705812	Email/PDF: bncnotices@becket-lee.com	Nov 15 2022 03:35:45	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14661923	^ MEBN	Nov 15 2022 03:24:24	Chase Bank USA NA, c/o MRS BPO LLC, 1930 Oleny Avenue, Cherry Hill, NJ 08003-2016

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14661924	+ EDI: WFNNB.COM	Nov 15 2022 08:23:00	Comenity Bank/Victoria's Secret, PO Box 182273, Columbus, OH 43218-2273
14661925	+ EDI: WFNNB.COM	Nov 15 2022 08:23:00	Comenity/NWYRK& CO, Po Box 182273, Columbus, OH 43218-2273
14728470	+ Email/Text: kburkley@berNSTEINLAW.com	Nov 15 2022 03:26:00	Duquesne Light Company, c/o Allison L. Carr,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14661927	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 15 2022 03:26:00	Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
14704310	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 15 2022 03:26:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14661928	+ Email/Text: mediamanagers@clientservices.com	Nov 15 2022 03:26:00	Home Depot, c/o Client Services, 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-4047
14661930	+ Email/Text: PBNCNotifications@perituservices.com	Nov 15 2022 03:26:00	Kohl's, c/o Merchants & Medical Credit Corporati, 6324 Taylor Drive, Flint, MI 48507-4680
14661931	+ Email/Text: customercareus@creditcorpsolutionsinc.com	Nov 15 2022 03:25:00	Lending Club, c/o Credit Corp Solutions Inc, 180 Election Road, Suite 200, Draper, UT 84020-6406
14721667	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 15 2022 03:26:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14698942	EDI: PRA.COM	Nov 15 2022 08:23:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14662544	+ EDI: RECOVERYCORP.COM	Nov 15 2022 08:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14661932	+ EDI: PENNDEPTREV	Nov 15 2022 08:23:00	Pennsylvania Department of Revenue, Bureau of Compliance, Strawberry Square, 5th Floor, Harrisburg, PA 17128-0001
14661932	+ Email/Text: RVSVBICNOTICE1@state.pa.us	Nov 15 2022 03:26:00	Pennsylvania Department of Revenue, Bureau of Compliance, Strawberry Square, 5th Floor, Harrisburg, PA 17128-0001
14673536	EDI: PENNDEPTREV	Nov 15 2022 08:23:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14673536	Email/Text: RVSVBICNOTICE1@state.pa.us	Nov 15 2022 03:26:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14680356	+ Email/Text: ebnpeoples@grblaw.com	Nov 15 2022 03:26:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14716572	EDI: Q3G.COM	Nov 15 2022 08:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14661933	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 15 2022 03:26:00	Synchrony Bank/Amazon, c/o Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14661934	+ Email/Text: mediamanagers@clientservices.com	Nov 15 2022 03:26:00	Synchrony Bank/HH Gregg, c/o Client Services, 3451 Harry S. Truman Boulevard, Saint Charles, MO 63301-4047
14706007	Email/Text: bncnotifications@pheaa.org	Nov 15 2022 03:26:00	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14693559	EDI: AIS.COM	Nov 15 2022 08:23:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 32

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14661926	##+	Fed Loan Servicing, US Department of Education, PO Box 530210, Atlanta, GA 30353-0210

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com
Lauren M. Lamb	on behalf of Debtor Nicole R. Tomasic julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;jseech@steidl-steinberg.com;LambLR53037@notify.bestcase.com;flager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lois M. Vitti	on behalf of Creditor Freedom Mortgage Corporation nicole@vittilaw.com loismvitti@vittilaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 10